

IN THE CLAIMS

Please cancel claim 1. / /

Please add new claims 34-53 as follows:

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C1
--34. A method for presenting a bill via a network, comprising:
transmitting a notice according to an e-mail protocol, via a network, indicating availability of a bill;
transmitting a request according to a protocol other than an e-mail protocol, via the network, to receive the bill responsive to receipt of the notice; and

transmitting the bill, via the network, responsive to receipt of the request.

35. The method of claim 34, further comprising:

formatting the bill for presentation responsive to receipt of the request.

36. The method of claim 34, further comprising:

formatting the bill for presentation prior to transmitting the notice; and

storing the formatted bill;

wherein the transmitted bill is the stored formatted bill.

37. The method of claim 34, wherein the notice includes information indicating a location of the available bill on the network.

38. The method of claim 37, wherein the information indicating a location of the available bill is a hyper-link, further comprising:

selecting the hyper-link to transmit the request.

39. The method of claim 38, wherein the hyper-link is an icon.

40. A method for presenting a bill, comprising:

transmitting, via a network, an e-mail notice indicating availability of a bill;

transmitting, via the network, an e-mail request to receive the bill responsive to receipt of the notice; and

transmitting, via the network, the bill responsive to receipt of the request.

41. The method of claim 40, further comprising:

formatting the bill for presentation responsive to receipt of the request.

42. The method of claim 40, further comprising:

formatting the bill for presentation prior to transmitting the notice; and

storing the formatted bill;

wherein the transmitted bill is the stored formatted bill.

43. A method for presenting a bill, comprising:

transmitting, via a network, a notice indicating availability of a bill, the notice transmitted according to a network protocol other than e-mail;

transmitting, via the network, a request to receive the bill responsive to receipt of the notice, the request also transmitted according to a network protocol other than e-mail; and

transmitting, via the network, the bill responsive to receipt of the request.

44. The method of claim 43, further comprising:

formatting the bill for presentation responsive to receipt of the request.

45. The method of claim 43, further comprising:
formatting the bill for presentation prior to transmitting
the notice; and
storing the formatted bill;
wherein the transmitted bill is the stored formatted bill.

46. The method of claim 43, wherein the notice includes
information indicating a location of the available bill on the
network.

47. The method of claim 46, wherein the information indicating a
location of the available bill is a hyper-link, further
comprising:
selecting the hyper-link to transmit the request.

48. The method of claim 47, wherein the hyper-link is an icon.

49. The method of claim 43, wherein the second network protocol
is the same network protocol as the first network protocol.

50. A bill presentment network, comprising:
a first network server configured to transmit, via an e-mail
protocol, a notice to a payer indicating availability of a bill;
and
a second network server configured to receive from the payer,
via a protocol other than an e-mail protocol, a request to receive
the bill, the request transmitted responsive to receipt of the
notice;
wherein the bill is transmitted to the payer responsive to
receipt of the request.

51. An system for bill presentment, comprising:

a memory configured to store billing information; and
a processor configured to transmit a notice to a payer via e-mail indicating availability of a bill and to receive a request from the payer via e-mail for the available bill;

wherein the request is transmitted responsive to receipt of the notice; and

wherein the bill is transmitted to the payer responsive to receipt of the request.

52. A system for bill presentment , comprising:

a memory configured to store billing information; and
at least one processor configured to transmit, via a network protocol other than an e-mail protocol, a notice to a payer indicating availability of a bill, and to receive a request, also via a network protocol other than an e-mail protocol, from the payer to receive the bill;

wherein the request is transmitted responsive to receipt of the notice; and

wherein the bill is transmitted to the payer responsive to receipt of the request.

53. The system of claim 52, wherein the second network protocol is the same network protocol as the first network protocol.